BELLSOUTH DIRECT CASE

WC DOCKET NO. 02-304

EXHIBIT 5

PART 3 OF 6

Chapter 8
Communicating Online
with D&B

Introduction

A core feature of RAM has always been its ability to dial into the D&B database to retrieve data packets and reports. RAM 4.0 makes using online access even easier by letting you set up pre-defined groupings of packets and/or reports that streamline the online process. These pre-defined packets are called *Communication Profiles*, and you can set up as many or as few as necessary. This section covers setting up profiles and tips for configuring your modem.

OneScore is relatively new to the Dun & Bradstreet family of information products. It applies solely to small businesses and blends commercial credit information with individual credit information. The individual's credit information is obtained through our partnerships with Experian and Transunion.

The main sections of this chapter are as follows:

Ordering Data Online	Discusses using your modem to order purchase data from D&B online, setting up your modem, creating communication profiles and customizing requests.
Ordering Investigations	Surveys the process of making online requests for D&B investigations when there is limited, outdated or no information for an account.
Ordering Principal Products	Details how to order the consumer Interact and Small Business Credit Score products from Equifax. An Interact report is a detailed report covering basic principal information and credit history. The Small Business Credit Score is a report with limited principal and credit history information.
Ordering OneScore	Shows you how to order the OneScore packet or reports from D&B. OneScore seamlessly blends consumer and D&B information into a unique predicative score.

Ordering Data Online

RAM offers significant value in your credit operations by combining your data with D&B to help you make better-informed decisions. You can use your modem to purchase data from D&B's database.

Following are steps for ordering data online from D&B.

1. To begin, highlight the desired account and click on the ■ icon on the toolbar or select **A**ccount, **Refresh D&B** Data from the menu. If you are in the *Dossier View*, you can select this option from any screen (*Customer Data, D&B Data, Credit Analysis Financials, Documents* or *Notes*). From the *Analysis View* you must select an available account profile and highlight the desired account(s).

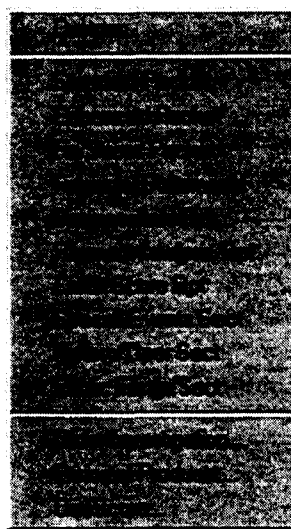   *The refresh menu appears (Figure 8-1).*

Figure 8-1:

The Refresh Menu shows the available packets and reports that you can order from D&B.

✔ **Note:** These are the *Communication Profiles* that come standard with RAM, but your administrator may have changed them. To create your own temporary *Communication Profile* with your choice of reports or packets, select the **Custom** entry.

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2. To make your selection, simply highlight one of the entries.

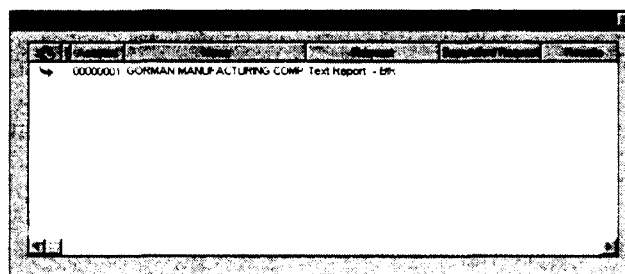   *The Communication Queue appears (Figure 8-2).*

Figure 8-2:

The *Communication Queue* displays the reports and packets that you've ordered.

The ■ column will display an icon to denote its current status. The Account and Request columns reflect the information that you ordered. The ■ column indicates the item's priority.

3. To submit or delete any item, simply highlight it and click the right mouse button to access the quick menu.

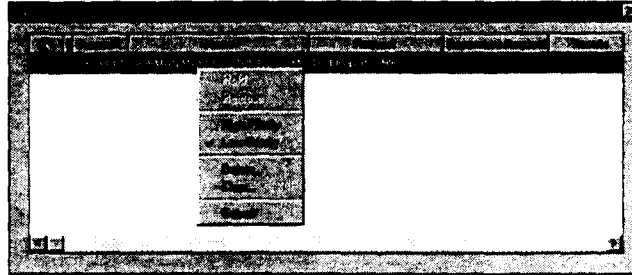   *The Communication Queue Shortcut Menu appears (Figure 8-3).*

Figure 8-3:

The quick menu for the *Communication Queue.*

Here is a breakdown of the available menu items (Table 8-1):

Select this:	If you want to:
Hold	Inserts the ◎ icon. Use the Hold feature when you want to submit other requests from the queue but not this one. A request will not be processed in RAM until it has been released from Hold status.
Release	Releases an item from Hold status and removes the ◎ icon. This item will be processed the next time the queue is submitted to D&B.
High/Low Priority	Inserts or removes the ▨ icon next to the queued item. The ▨ icon moves its priority ahead of other items.
Delete	Deletes highlighted entry(ies) after displaying a confirmation message.
Clear	Deletes all completed requests that have been submitted to D&B.
Submit	Submits order to D&B for selected item(s).

Table 8-1:

Available menu items for the communication queue.

4. Once you have submitted an item via the Communication Queue, the ⬤ icon is displayed in the right corner of the status bar along the lower edge of your display.

5. To view the status of your online session with D&B, click on the ⬤ icon in the status bar.
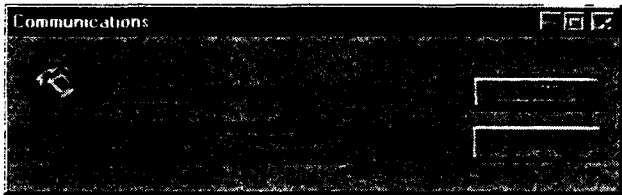
   The Communications window appears (Figure 8-4).

Figure 8-4:

The *Communications* window displays various messages indicating the current status of your dialup session with D&B.

6. To cancel your online request, click the [button image] button.

7. To continue with your online session but hide the *Communications* window, click the [button image] button.

Queuing Multiple Requests at One Time

NEW in 4.0

When using your modem to communicate with D&B's database, you can add multiple requests to the Communication Queue at a time. This streamlines the overall ordering process by eliminating redundant queuing efforts and results in considerable time savings.

The steps for adding multiple requests to the communication queue are similar to the steps for ordering data online from D&B.

1. Navigate to the *Analysis View*.

2. Select an available account profile and highlight the desired accounts.

Here are your options for selecting multiple accounts (Table 8-2).
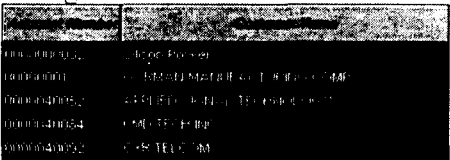
To do this...	Do this...
Select multiple accounts that are contiguous [screen image] 0000040108 CINCINNATI MICROWAVE	Click on the top-most column, hold down the **Shift** key and click on the bottom-most item. All items between the outer selections will also be selected.
Select multiple accounts that are non-contiguous	Click on the first selection, hold down the **CTRL** key and continue to click on

Table 8-2:

Options for selecting columns.

00000001 GORMAN MANUFACTURING COMP	your other selections. All
0000040084 CMD TECH INC	items selected will be
0000040108 CINCINNATI MICROWAVE	highlighted.

3. Click on the ▪ icon on the toolbar or select **Account**, **Refresh D&B** Data from the menu.

    The refresh menu appears (Figure 8-5).
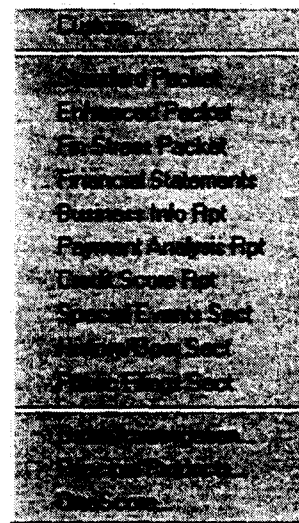
Figure 8-5:

The Refresh Menu shows the available packets and reports that you can order from D&B.

4. To make your selection, simply highlight one of the entries.

    The Communication Queue appears (Figure 8-6).
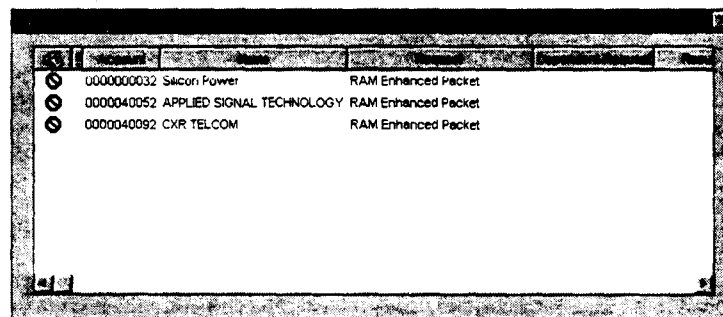

Figure 8-6:

The *Communication Queue* displays the reports and packets that you've ordered.

✔ **Note:** See the previous section *Ordering Data OnLine* for more information on the Communication Queue and submitting requests to D&B.

Modem Setup

You cannot manage modem configurations through the *RAM Administrator* module because modems vary from workstation to workstation. So, in a LAN implementation, you must go to the individual workstation before continuing.

RAM comes with a couple of blank configurations for internal and external modems. Here are the steps to accessing the editing your modem configuration data.

1. Log into RAM and navigate to the *Analysis View*.

   ⊟ 📶 Communication Devices
       ⊟ 📶 Modems

2. Then click on the   📶 **Modem**   folder.

   The Modem screen appears (Figure 8-7):

Figure 8-7:

The *Modem* screen is where you establish the settings for your modem.

3. Adjust the **Port** and **Setup String** dialogs as necessary.

✔ **Note:** Setup strings always begin with AT, but they can vary greatly between manufacturers. Check your modem documentation for more information.

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4. Use the **Logon Script** and **Logoff Script** dialogs for accessing and quitting Communication Servers and Modem Pools.

5. The Activate Trace Log checkbox is optional. It will maintain details of all transmissions (requests and receipts to and from the D&B database) in a viewable text file. In the event of communication problems, the details in this file can prove invaluable for tracking down the cause of broken, delayed or mis-configured sessions.

US DUNSLink Setup

In order to order information online from Dun & Bradstreet, you must configure the local access number, enter your domestic DUNSLink user ID and password and specify certain information about your modem.
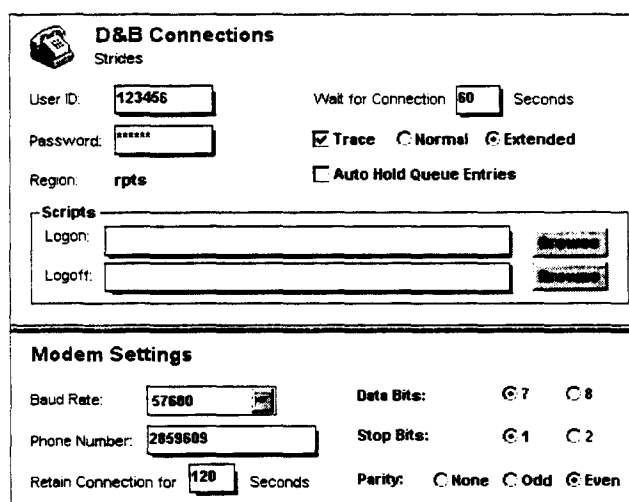
Follow these steps to set up the D&B information for your workstation.

1. Log into RAM and navigate to the *Analysis View*.

      ⊟ 🦴 D&B Connections

2. Click on the   🦴▮US DUNSLink▮ folder.

      The D&B Connections screen appears (Figure 8-8):

Figure 8-8:

The *D&B Connections* screen is where you input your DUNSLink user ID, password and local access number.

3. Type your DUNSLink user ID in the **User ID** dialog.

4. Type your DUNSLink password in the **Password** dialog.

5. If you want your online requests to be held prior to submitting them to D&B, click on the ☑ **Auto Hold Queue Entries** checkbox. Putting an item on hold allows you time to review and reconsider your requests before submitting the queue to D&B (Figure 8-6).

6. The ☑ **Trace** ○ **Normal** ◉ **Extended** checkbox and radio buttons specifies whether or not RAM maintains a detailed log of all transmissions and receipts during online sessions with Dun & Bradstreet. This log is important for debugging dialup errors with D&B.

7. Enter your local access number for D&B in the **Phone Number** dialog.

8. The Retain Connection for ▮120▮ Seconds dialog specifies how long RAM will maintain an online connection with D&B after your last request has completed and the line has been inactive.

Communication Profiles

RAM 4.0 makes using online access even easier by letting you set up pre-defined groupings of packets and/or reports that streamline your online request process. These pre-defined packets are called *Communication Profiles*, and you can set up as many or as few as necessary.

Consider the following. You could have a *Communication Profile* that requests an Enhanced Packet, another for ordering a Business Information Report (BIR) and a third to order full financial statements. These three separate profiles would appear as three separate menu entries when you clicked on the ▧ icon in RAM to refresh the account information.

Alternately, you could combine these three requests into one *Communication Profile* so that your users would only need to select one menu entry to order all three items. Your combined profile could be called whatever you wish, and a single point of ordering would make using RAM easier while ensuring that the same information is gathered for every account review.

Follow these steps for reviewing and modifying a default Communication Profile.

1. Click on the *Bus Info Rpt (BIR)* folder under the Profiles folder

   ⊟ ▧ D&B Services
      ⊟ ▧ Profiles
         ▧ Bus Info Rpt (BIR)

   The Communication Profile screen appears (Figure 8-9):

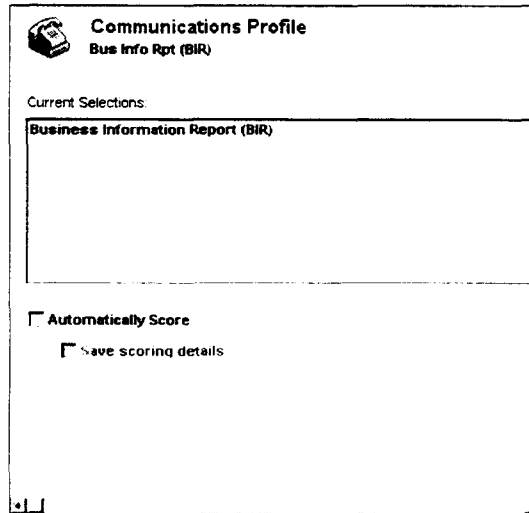 | | |
   |---|---|
   | **Communications Profile**
Bus Info Rpt (BIR)

Current Selections:
Business Information Report (BIR)

□ Automatically Score
   □ Save scoring details | Figure 8-9:

One of RAM 4.0's default Communication Profile, *Bus Info Rpt (BIR)* makes only one online request — for a BIR. |

2. Click anywhere on the main portion of the screen to reveal its Shortcut Menu.

3. To add a data packet, highlight the **Add Data Packet(s)** entry. A sub-menu will appear, containing the available online packets that you can add to this *Communication Profile*.

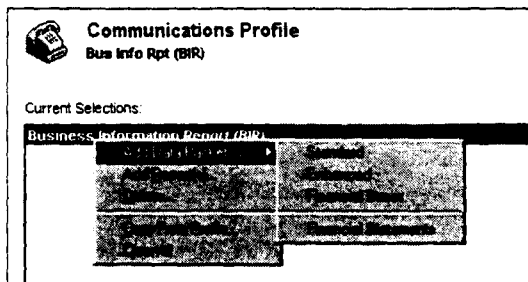   *The Add Data Packet(s) menu contains a sub-menu (Figure 8-10):*

   Figure 8-10:

   The sub-menu for *Add data Packet(s)* lists the available packets that you can order online from D&B.

If you select the optional ☑ Automatically Score checkbox, your account's RAM score will automatically recalculate after the transmission has completed. You also have the option to select the ☐ **Save scoring details** checkbox at this time.

4. To add a report, select the **Add Report(s)** menu entry.

   The Available Reports and Text Sections List appears (Figure 8-11):
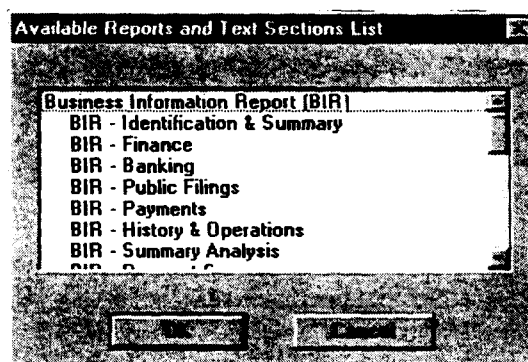
   Figure 8-11:

   The *Available Reports and Text Sections List* enumerates the many reports and partial reports that you can order online from D&B.

Double click on an item to add it to the Communication Profile.

5. To remove an item, highlight it and select the **Delete** menu entry.

6. To copy the entries from another Communication Profile, select the **Copy from Profile** entry.

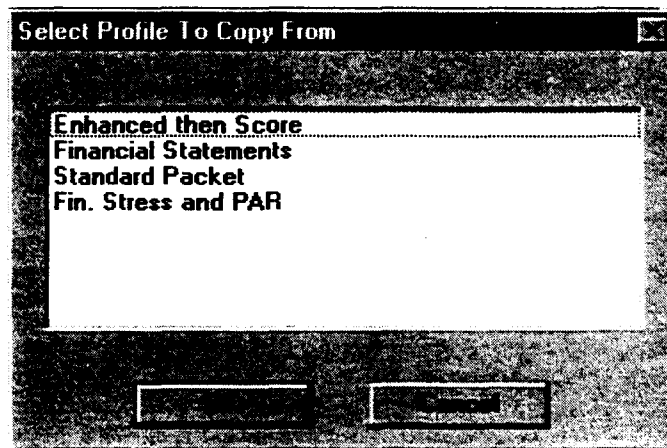   *The Select Profile To Copy From window appears (Figure 8-12):*

Figure 8-12:

You can copy entries from another profile to help get you started on a new profile.

7. To clear out this profile and start over select the **Clear All** entry.

8. To add a new profile, highlight the *Profiles* folder under the *D&B Services* folder on the Tree Pane, click the right button to reveal its Shortcut Menu and select the **New** entry. Then type in the name for this profile.

9. To rename an existing profile, highlight it under the *Profiles* folder on the Tree Pane, click the right mouse to reveal its Shortcut Menu and select the **Rename** entry. Then type in the new name for this profile.

10. To delete a profile, select the **Delete** entry from the Shortcut menu (see step 9 above).

In all cases, the above changes are recorded permanently to the database when you exit RAM or navigate to another screen.

Customizing Requests

NEW in 4.0

RAM comes with several standard Communication Profiles for ordering standard packets, enhanced packets, financial statements and Financial Stress Score packets. Your administrator can add more Communication Profiles to customize your environment as needed. However, if you need to order other reports, you can use the Custom Communications Profile facility to create your own custom requests from within RAM without requiring the administrator to create new profiles.

Follow these steps for creating a Custom Communication Profile.

1. Click on the ▇ icon on the toolbar to open the menu of available Communication Profiles.

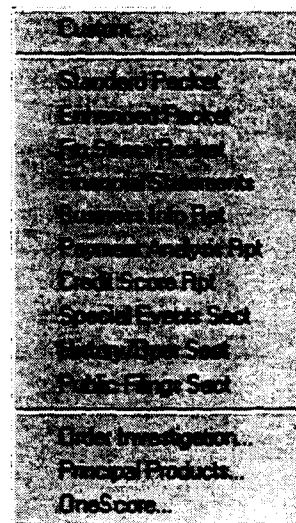   *The Communication Profile menu appears (Figure 8-13):*

Figure 8-13:

The menu of available Communication Profiles includes an entry for **Custom** to create your own temporary profiles.

2. Select the **Custom** entry.

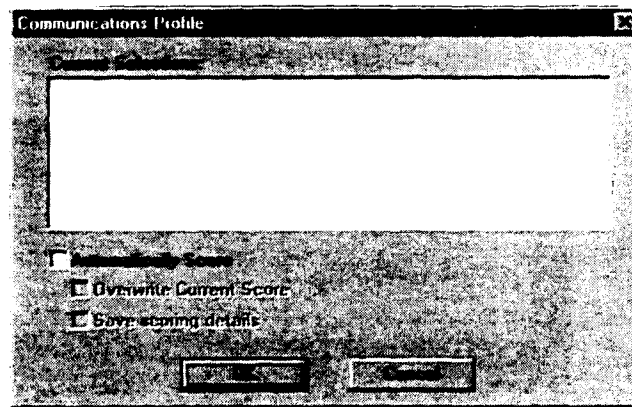   *The Communication Profile window appears (Figure 8-14):*

Figure 8-14:

The *Communication Profiles* window allows you to create your own profile.

3. Click the right mouse button anywhere on this window to open the Shortcut Menu.

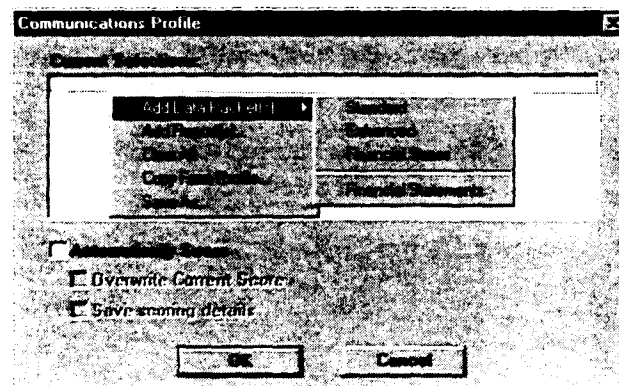   *The Shortcut Menu appears (Figure 8-15).*

Figure 8-15:

The *Communication Profile* Shortcut Menu allows you to add reports or packets to your profile.

4. As you select packets, they are added to your profile.

5. If you select the **Add Reports** entry, the *Available Reports and Text Sections List* window appears (Figure 8-16).
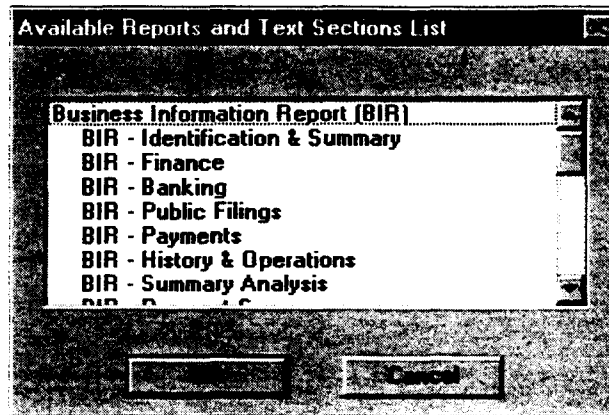

Figure 8-16:

The *Available Reports and Text Sections List* window shows the reports and text sections that your security authorization allows you to order from D&B.

6. Select one report or text section at a time and click the [OK] button to add it to your profile.

7. When you have finished making your selections, the completed *Communications Profile* window will appear as follows (Figure 8-17):
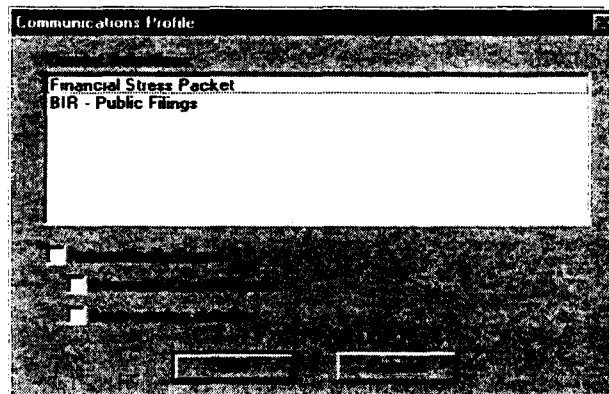
Figure 8-17:

The completed *Communications Profile* window shows the items that you are requesting from D&B in your custom profile.

8. The **Automatically Score, Overwrite Current Score** and **Save scoring details** checkboxes are options pertaining to the RAM score that you can select before submitting your requests online to D&B.

9. Click the [OK] button to close the *Communications Profile* window and return to *Communication Queue* window (Figure 8-18).
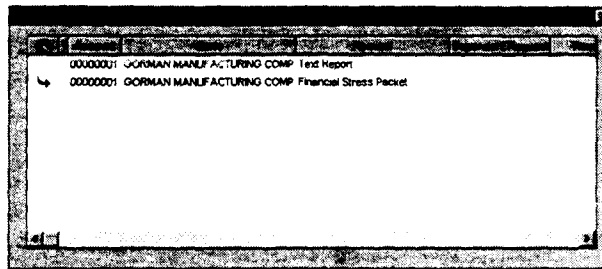
Figure 8-18:

The *Communication Queue* window shows that your custom profile has been added to the list of items to be requested online from D&B.

Ordering Investigations

On occasion you might order information from D&B and discover that no records currently exist, the information is limited or the financials are outdated. If you wish, you could request D&B to perform an investigation, during which time the account will be added or updated in the database.

You can make these requests online to D&B through RAM. The following section gives you an overview of the steps.

1. Navigate to the *Dossier View* for the desired account.

2. Click on the ▩ icon on the toolbar to open the menu of available Communication Profiles.

    The Communication Profile menu appears (Figure 8-19):
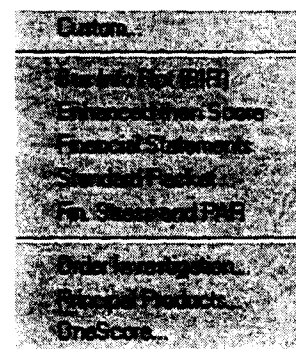

Figure 8-19:

The menu of available Communication Profiles includes an entry for **Order Investigation**.

3. Select the **Order Investigation** entry.

    The Investigation Request window appears (Figure 8-20).

Figure 8-20:

The *Investigation Request* window is where you complete the details of your request before submitting it online to D&B.

4. The [Send] button will appear gray until you have filled in all the information on this screen.

✓ **Note:** For more information on the **BIR, SER** and **Priority** fields, contact your D&B Sales Rep or call the Austin Customer Support Center at (800) 234-DUNS.

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5. When you have completed this screen, click on the [   ] button.

   The Communication Queue *appears (Figure 8-21).*

Figure 8-21:

The *Communication Queue* is automatically populated with your Investigation request.

6. To submit the *Communication Queue* requests, see the section *Ordering Data Online* earlier in this chapter.

Ordering Principal Products

In RAM you can order the Equifax Interact and Small Business Credit Score products. An Interact report is a detailed report covering basic principal information and credit history. The Small Business Credit Score (SBCS) is a report with limited principal and credit history information.

Follow these steps for ordering either the Interact or SBCS report.

1. Navigate to the *Dossier View* for the desired account.

2. Click on the ▓ icon on the toolbar to open the menu of available Communication Profiles.

   The Communication Profile menu appears (Figure 8-22):
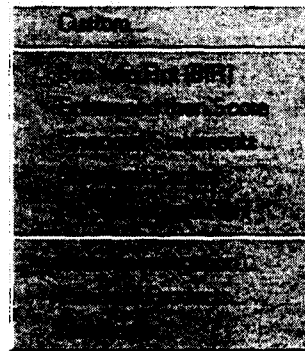
Figure 8-22:

The menu of available Communication Profiles includes an entry for **Principal Products**.

3. Select the **Principal Products** entry.

   The Permissible Purpose Statement window appears (Figure 8-23).

Figure 8-23:

You are required to assent to the information on the *Permissible Purpose Statement* window before continuing.

4. In order to proceed, you must click the ▓ button to assent with this agreement.

   Another information window appears (Figure 8-24).

Figure 8-24:

You are also required to assent to the information on this window before continuing.

5. Again, in order to proceed, you must click the [**Agree**] button to assent with this agreement.

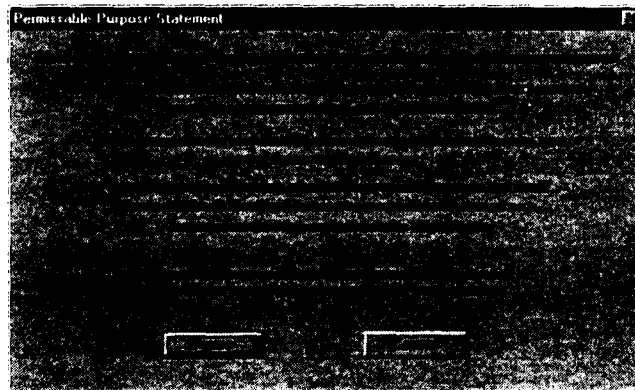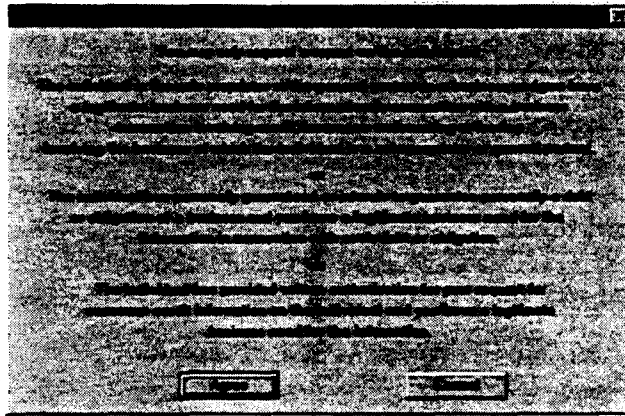   *The Principal Product Inquiry window appears (Figure 8-25).*
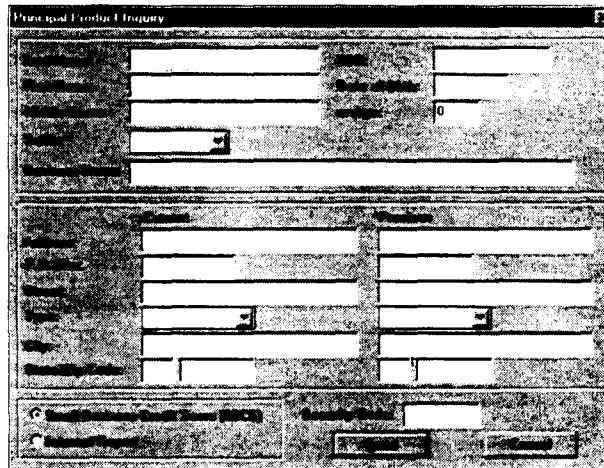
Figure 8-25:

The *Principal Product Inquiry* window is where you complete the details of your request before submitting it online to D&B.

6. Select either the **SBCS** or **Interact** radio button in the lower left corner of this window.

7. You must type your security code in the **Security Code** dialog. This code was issued by Equifax and delivered to you after your contract was processed at D&B.

✔ **Note:** For more information on the Equifax security code, please contact your D&B sales representative.

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8. When you have completed this window, click on the [**Send**] button.

    The Communication Queue appears.

9. To submit the *Communication Queue* requests, see the section *Ordering Data Online* earlier in this chapter.

Ordering OneScore

NEW in 4.0

Dun & Bradstreet's new OneScore blends commercial credit information from D&B's vast database with the individual's credit information. The individual's credit information is obtained through our partnerships with Experian and Transunion, and this requires a separate contract through D&B. When you make an online request for OneScore data, D&B forwards a request to the appropriate information partner. When the information returns, D&B combines the data into the final product requested and forwards the completed request to your RAM system.

The following shows you how to configure RAM with your OneScore contract information.

1. Highlight the ⎯🔧 **OneScore** item under the D&B Services folder.

    The OneScore screen appears (Figure 8-26).

Figure 8-26:

Use the *OneScore* screen to configure your contract information for OneScore.

2. To edit your contract information, highlight the desired bureau from the Consumer Bureau Priority List and click the right mouse to reveal its Shortcut Menu.

The Consumer Bureau Priority List Shortcut menu appears (Figure 8-27):
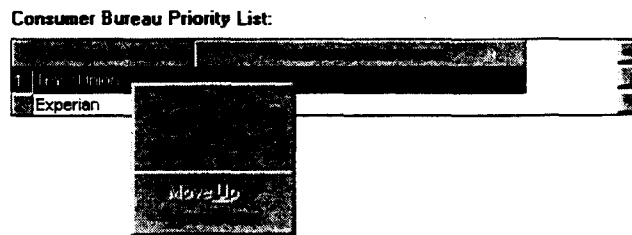
Consumer Bureau Priority List:

Figure 8-27:

The *Consumer Bureau Priority List* Shortcut Menu contains entries for **Add**, **Edit** and **Delete**.

3. To view or edit a bureau's configuration information, select the **Edit** entry.

The OneScore Bureau Details Edit window appears (Figure 8-28):

OneScore Bureau Details Edit

[None]
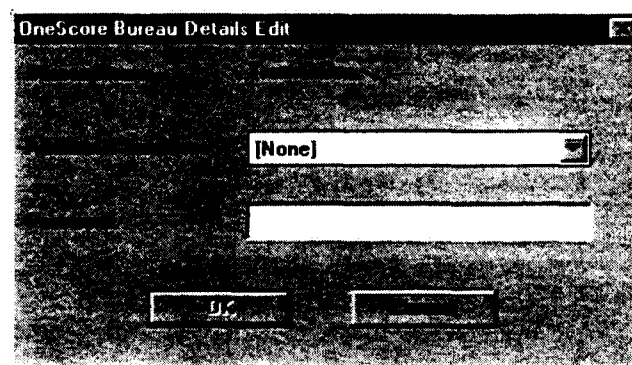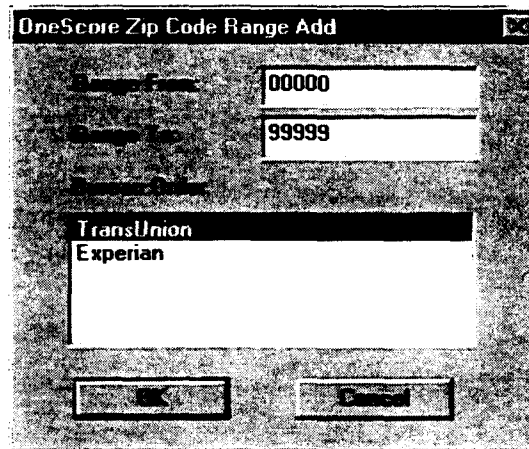
Figure 8-28:

Use the *OneScore Bureau Details Edit* window to specify your additional contracted services and to enter your password.

4. To delete a bureau from this list, select the **Delete** entry.

5. The list of bureaus appears in priority order (top of the list being highest). To adjust a bureau's priority, select the **Move Up** or **Move Down** entry.

Some bureaus have better reputations in certain regions than others. You can specify your preferences using Zip Code ranges.

6. The Zip Code Ranges group in the middle of the *OneScore* screen lists the ranges. Right click on any of the columns and select the **Add** entry.

The OneScore Zip Code Range Add window appears (Figure 8-29):
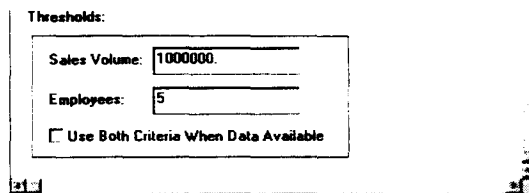
Figure 8-29:

Use the *OneScore Zip Code Range Add* window to specify your preference for certain bureaus by Zip Code range.

You can also specify criteria to determine when an account truly is considered a small business. In that way you can determine when the conditions are right to order OneScore blended information from D&B.

7. In the Thresholds group along the bottom of the *OneScore* screen, specify a sales volume and number of employees in their respective dialogs.

   The Threshold group (Figure 8-30):

Figure 8-30:

Use the *Thresholds* group along the bottom of the *OneScore* screen to specify when an account should be considered a small business.

✓ **Note:**   By default, **Sales Volume** is considered the more important parameter unless you check the ☐ **Use Both Criteria When Data Available** option or leave the **Sales Volume** dialog blank altogether. If you provide both values without selecting this option, the **Sales Volume** will drive all decisions, regardless of the **Employees** value.

Chapter 9
Charts, Graphs and Displays

Introduction

D&B Risk Assessment Manager™ contains two powerful analysis features: Summarized Columns and Customer Base Analysis. Within these tools is a graphing utility from which you can generate effective charts and graphs for reports and presentations. This chapter deals specifically with maximizing your benefits from the graph tool.

This chapter also discusses the effect of your Windows display settings on RAM. Display settings encompass the fonts, font size and colors of everything on your Windows desktop. Changing the default settings affects almost every program that you run, including D&B Risk Assessment Manager.

The main sections of this chapter are:

Creating visually effective charts & graphs	After you've harnessed charts & graphs for management reports and presentations, this feature could become a cornerstone of the RAM system for you.
Changing the Windows display settings	Everyone has the right to express their individuality through their desktop – and we'll show you how it'll effect your RAM screens.

Charts and Graphs
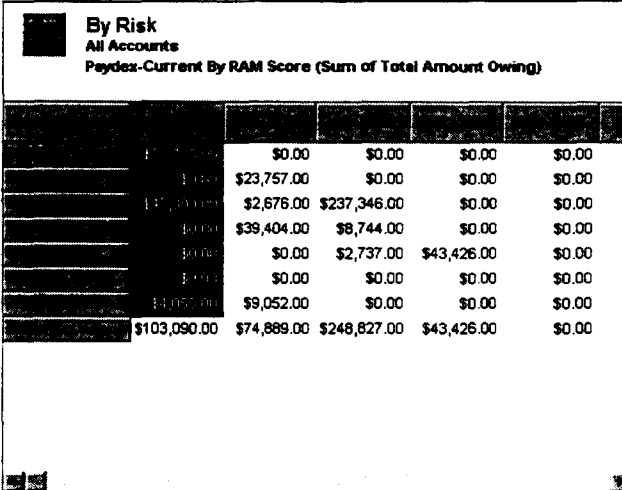
Graphing is available in RAM within the Customer Base Analysis and Summarized Columns analysis tools. After an analysis has been completed, you can access the graphing tool through the Shortcut Menu.

Since the tool operates the same way in both environments, we'll use an example from Customer Base Analysis – identifying high-risk accounts.

✓ **Note:**   For more information on Customer Base Analysis and our high-risk example, see the *Customer Base Analysis* section of Chapter 7).

1. After performing an analysis, select a series of cells that you wish to graph with your mouse.

    The selected cells appear highlighted (Figure 9-1).
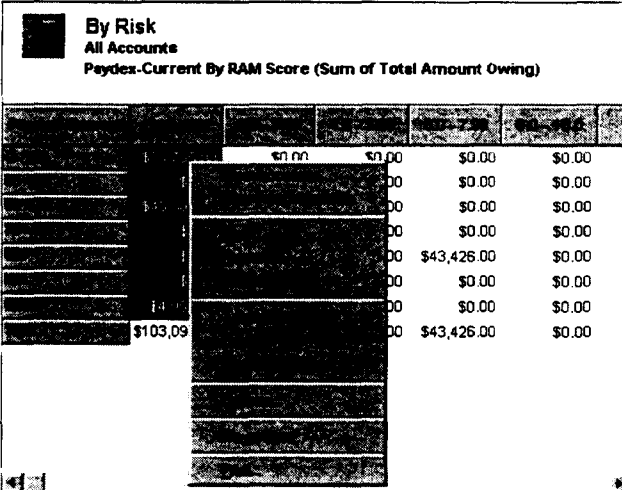
Figure 9-1:

When you select a range of cells with your mouse, they appear highlighted.

2. Click the right mouse button over any of the highlighted cells to open the Shortcut Menu.

   The Shortcut Menu appears (Figure 9-2).

Figure 9-2:

The Shortcut Menu contains an entry for **Chart**.

3. Select the **Chart** entry.

   A bar chart appears (Figure 9-3).
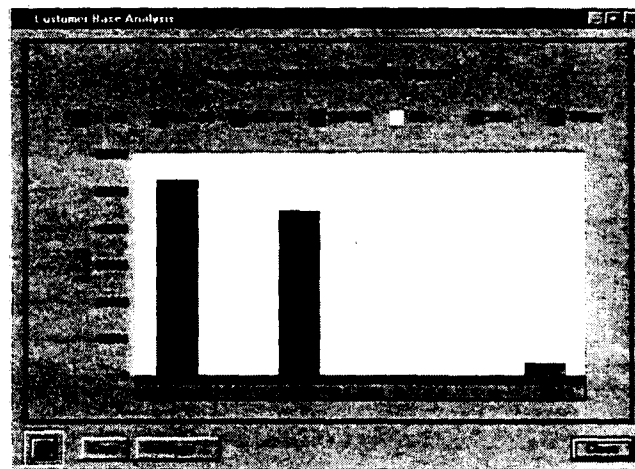
Figure 9-3:

The bar chart is the default, but the **Settings** button gives you additional options to choose from.

4. You'll note that there's a ▢▢▢ button, which allows you to copy this chart to the Windows clipboard and paste it into any report or presentation. But before you do that, you might want to explore your options for customizing it.

5. By default, the bar chart is the first graph to display. Click on the ▢▢▢ button to view your options.

    The Chart Settings window appears (Figure 9-4).
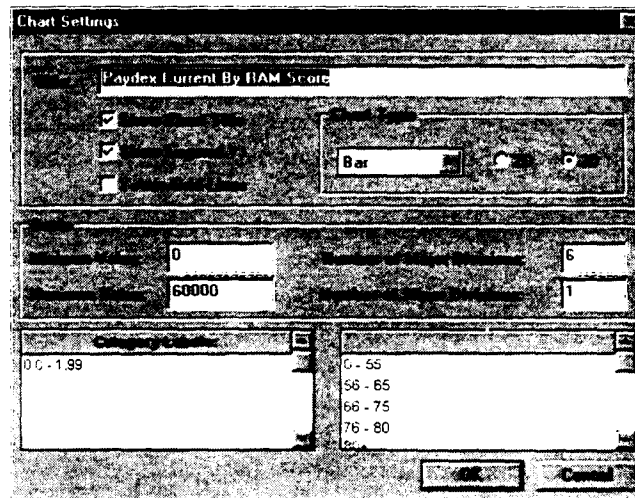
Figure 9-4:

You can change the title, change to a line chart or pie chart, alter the scale and edit the category label from within the *Chart Settings* window.

6. The **Title** dialog box lets you change the title of the chart.

7. The ☑ **Show Chart Title** and ☑ **Show Legend** checkboxes let you show or hide the title and legend boxes.

8. The ☑ **Y-Axis Grid Lines** checkbox adds horizontal grid lines to your chart (Figure 9-5).
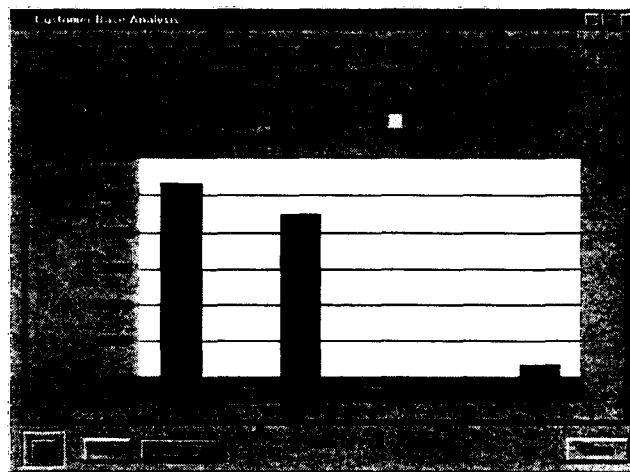
Figure 9-5:

The **Y-Axis Grid Lines** option lets you display horizontal grid lines for easier chart reading.

9. The **Chart Type** group gives you three types of charts and the choice of 2-dimensional (2-D) or 3-dimensional (3-D) rendering (Figure 9-6).
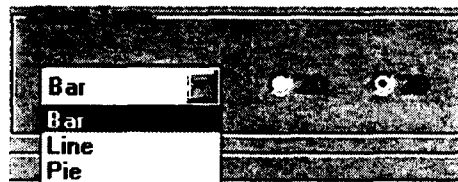
Figure 9-6:

The **Chart Type** group of options lets you choose you chart type.

10. The **Scale** group of dialogs lets you control the granularity of the horizontal grid lines to your chart:

The **Minimum Value** and **Maximum Value** dialogs determine the range of values that will display.

The **Number of Major Divisions** sets the number of values that will appear along the left.

The **Number of Minor Divisions** determines the granularity of intermediate lines (Figure 9-7).
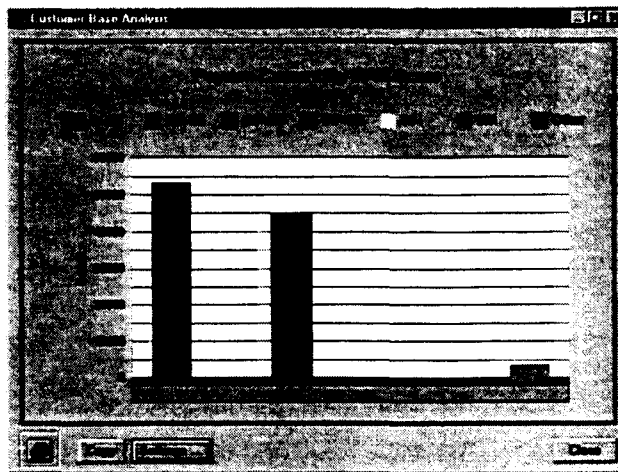
Figure 9-7:

With the **Number of Minor Divisions** option you can add more grid lines to help interpret the chart.

11. The **Category Labels** dialog lets you change the names of the column headings along the bottom of the chart and the legend.

12. You can rotate the chart on a 3-D axis by pressing the **CTRL** key while holding down the left mouse button and moving the mouse around. At first, a dotted line will show you the position and orientation of the chart.

A dotted line shows the 3-D orientation (Figure 9-8).
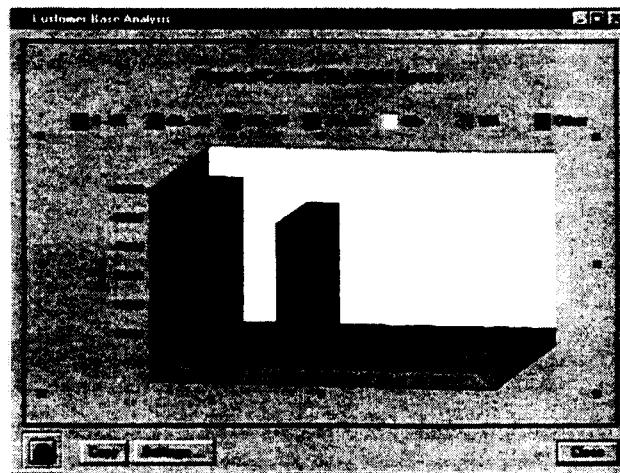
Figure 9-8:

You can rotate the image along a 3-D axis by holding down the **CTRL** key while clicking and dragging the mouse.

13. When you release the mouse button, the image is displayed in its new 3-D orientation.

A 3-D orientation appears (Figure 9-9).
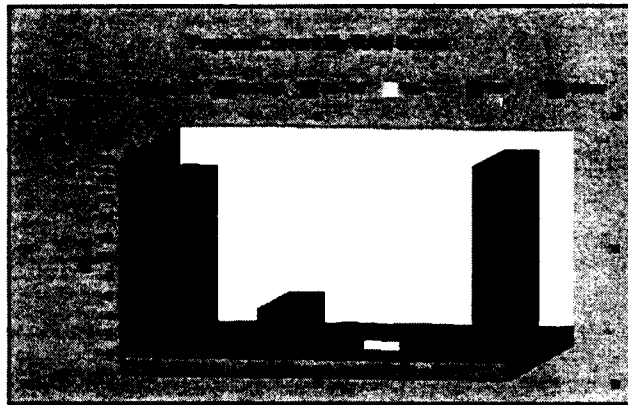
Figure 9-9:

This 3-D version of the same chart illustrates how RAM's graphing tool can help you make powerful visual aids.

Once you have settled on the chart type, grid lines and orientation, you can change the fonts, background color and text features.

14. Double click on the title *Paydex-Current By RAM Score* to open the *Format Title* window.

   The Format Title window appears (Figure 9-10).
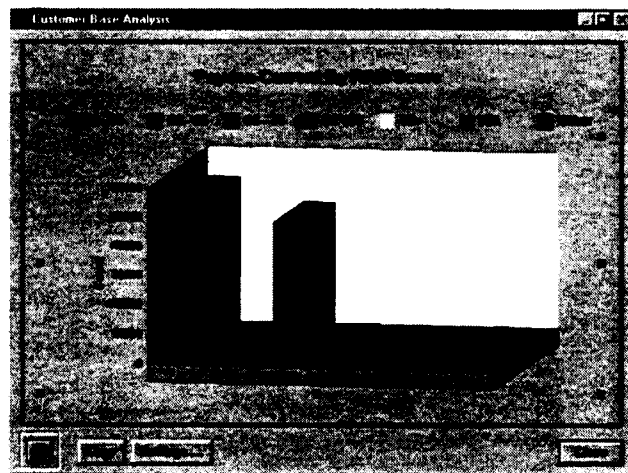
Figure 9-10:

The *Format Title* window has several tabs that you can use to change the chart's display properties.

15. With the **Fill** group of options, you can select a patterned background for your title by selecting the **Pattern** option and clicking the drop-down list (Figure 9-11).
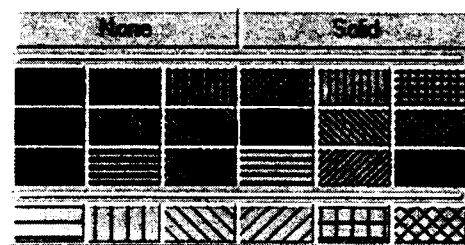
Figure 9-11:

The **Pattern** option lets you add these patterns to the background of the title.

16. The Gradient option gives you different background patterns (Figure 9-12).

Horizontal ⯆
Horizontal
Vertical
Rectangle
Oval
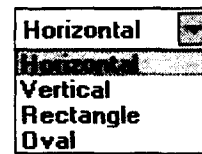
Figure 9-12:

The **Gradient** background options.

17. The **Fill/From Color** and **Pattern/To Color** options have many colors that you can use in the background (Figure 9-13).
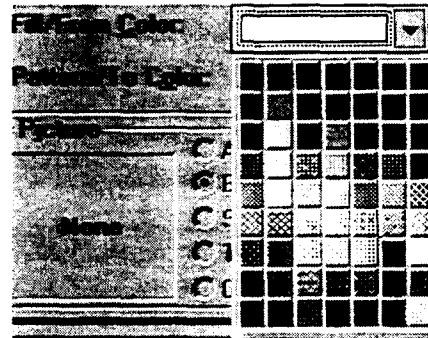
Figure 9-13:

There are customizable color options for solid and gradient-fill backgrounds.

18. The **Text** tab lets you position the text on the chart (Figure 9-14).
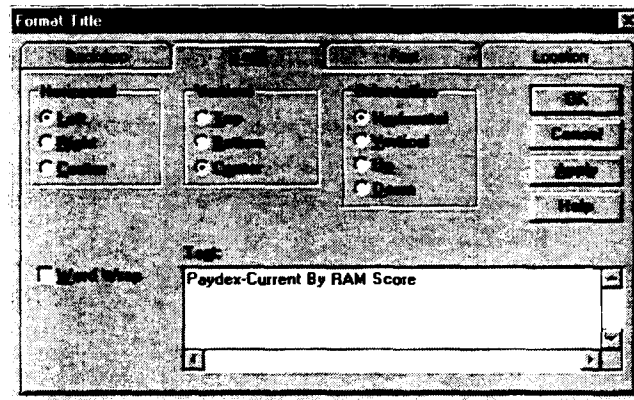
Figure 9-14:

You can position the text in almost any manner on the chart.

19. The **Font** tab lets you determine the text's font (Figure 9-15).
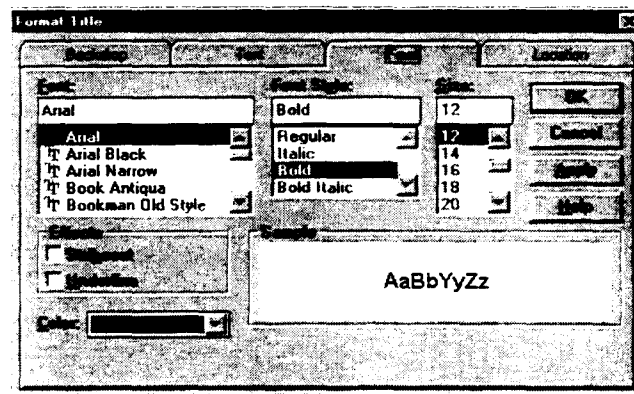
Figure 9-15:

Choose from any installed font in your computer.

20. With the **Location** tab, you can specify the title's location on the chart (Figure 9-16).
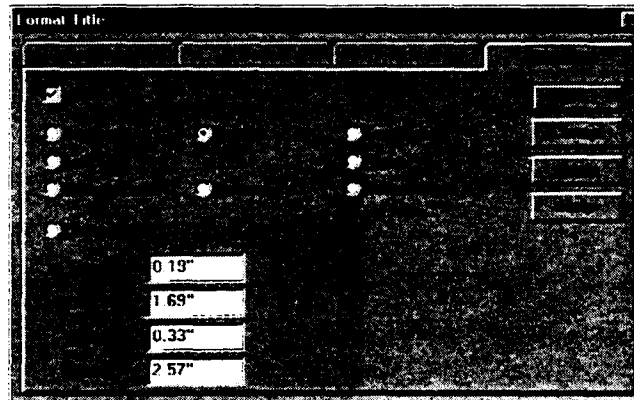
Figure 9-16:

Position the title exactly where you want it with the **Location** tab.

✓ **Note:** All of the above options are available for all objects in your chart: title, legends, legend colors, columns, axis labels and axis titles. The best thing to do is double click on all the objects, change some settings and experiment to see what appeals best to you. The possibilities are endless.

---

21. To print this chart, click on the ■ icon in the lower left corner of the chart window.

Displays

NEW in 4.0

Windows allows you to personalize your desktop by changing the foreground fonts and background colors. For some programs, including RAM 4.0, these display settings have only a marginal effect on the overall presentation. But they're important enough to warrant a few moments of attention.

By changing your system appearance, you will directly affect the following RAM components:

This RAM component...	Adopts these settings...
Menus & Shortcut Menus	The font and font size are taken from the system settings.
Title bar, command buttons and status bar	Adopts system settings' background color and font.
Column headings, row headings and borders	Adopts system background color.
Background colors in some windows, icons and buttons	Adopts system background color.
Shadow effects around edges of buttons	Adopts system background color.

Table 9-1:

Display dependencies.

As you can see, the only affect that system display changes have on RAM are font size and background colors. But you might consider these big concerns.

So, by way of comparison, let's look at these elements and note how their display changes with two strikingly different system settings. The first setting is the *Windows Standard* scheme with plain font and blue & teal backgrounds. The second setting is *Rose Large* with pink & medium gray backgrounds and a larger, more ornamental font.

First, let's look at how to change your system display settings.

✓ **Note:** This discussion is limited to users of the Windows 95® and Windows NT® operating systems. Users of Windows 3.x should consult their documentation for instructions on altering their system display settings.

1. To change your system display settings in Windows 95® or Windows NT®, open the **Control Panel** from the **Start Menu** and start the **Display** applet.

   The Display Properties window appears.

2. Select the **Appearance** tab.

3. Under the **Scheme** drop-down list select either Windows Standard or Rose Large.

4. Click the [button] button along the bottom of the *Display Properties* window.

   Your system is updated with the new color and font display scheme.

✓ **Note:** You should close RAM 4.0 before changing your system display settings. Otherwise you could get an error that causes you to restart it.

These system display settings serve more purpose that simply expressing one's individuality – they also provide valuable font size increases for those with mild or moderate visual challenges. You should take a few moments to browse the available options and pick a background scheme that best suits you.

Let's now compare some screens and see how they vary from the *Windows Standard* scheme to the *Rose Large* scheme.

1. This is how the TitleBar and command buttons appear with the *Windows Standard* scheme (Figure 9-17).

   Figure 9-17:

   Note the small font and dark background.

2. This is how the TitleBar and command buttons appear with the *Rose Large* scheme (Figure 9-18).
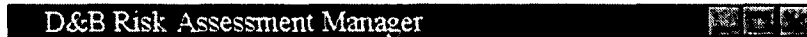
   Figure 9-18:

   Note the larger font and lighter background.

3. This is how the menu appears with the *Windows Standard* scheme (Figure 9-19).

   Figure 9-19:

   Note the small font.
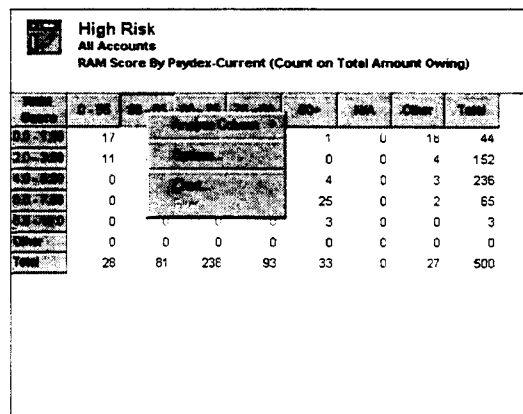
4. This is how the menu appears with the *Rose Large* scheme (Figure 9-20).

   Figure 9-20:

   Note the larger font.

5. This is how Shortcut Menus appear with the *Windows Standard* scheme (Figure 9-21).
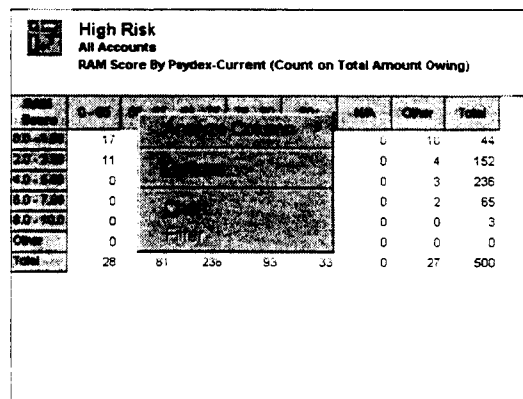
Figure 9-21:

Note the smaller font and dialog window.

6. This is how Shortcut Menus appear with the *Rose Large* scheme (Figure 9-22).

Figure 9-22:

Note the larger font and dialog window.

7. This is how the background colors in some windows, icons and buttons appear with the *Windows Standard* scheme (Figure 9-23).
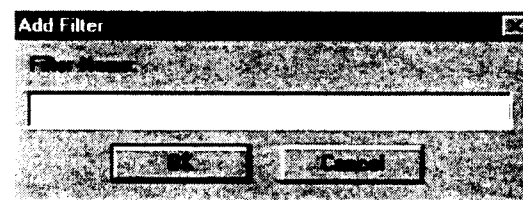
Figure 9-23:

Note the small title bar and command icon (in the right corner).

8. This is how the background colors in some windows, icons and buttons appear with the *Rose Large* scheme (Figure 9-24).
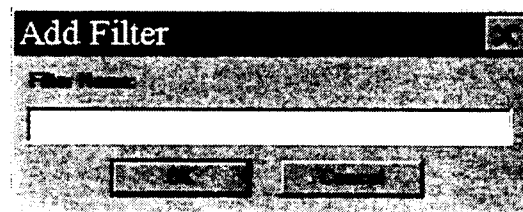
Figure 9-24:

Note the larger title bar and command icon.

It's not possible to adequately illustrate all the color differences in columns & rows, shadow effects and other settings in this *User Guide*. But you can see from the above

screen captures that your system display settings definitely have a noticeable effect on your RAM 4.0 workspace.

Chapter 10
Calculating Credit Risk

Introduction

With D&B Risk Assessment Manager™ you can use demographic, payment and financial information you have gathered (see Chapter 4) to help:

> ➤ Develop your own customized credit risk score to assist in automating your credit approval process;

> ➤ Assign credit limits and selling terms to customers based on your policies;

> ➤ Establish automated rules to determine appropriate collection activities on your customers as prescribed by your collection policies and procedures.

This chapter provides tools and formulas to help you evaluate and determine the credit risk and approval process for each current and prospective account. The major sections include:

Using a RAM Score	Discusses the D&B default credit score vs. your customized credit score, calculating the RAM Score for a new account and calculating the credit limit.
Building a Customized Scorecard	Details steps for creating a custom scoring model, selecting components and adjusting component weights. It also includes applying scoring model rules to determine which accounts they will affect when you have established multiple scorecards.
Using Lookup Tables	Discusses the role of lookup tables in scoring and how to access and edit them.
Using User Fields	Covers the procedures for adding and deleting user fields.

Using a RAM Score

A RAM Score is a 0-to-10 classification that helps you decide the credit worthiness of an account, 10 being the highest on the scale. It is customizable to the needs of your credit department, and it supports multiple scorecards in one database. The components and weighting behind the score are entirely up to you (although D&B delivers a default scorecard that you can use). Since the RAM Score is your personal gauge of an account, this is a key consideration.

✓ **Note:** A RAM Score is as unique from place to place as are individuals' Grade Point Averages (GPA) in school. Although everyone has a GPA, classloads (components) vary between individuals, and each teacher's grading method (weighting) is different. So, no two GPA's are exactly alike.

This section will cover how a RAM score is generated for an account and how to assign a credit limit.

D&B Default Credit Score vs. Your Customized Credit Score

NEW in 4.0

RAM 4.0 includes a default scorecard specially developed for it by D&B's Analytical Services group. It is comprised of 10 elements from your database whose combined weight total 100% (Table 10-1). You can later add your own scorecards or even modify this one, but this scorecard is an excellent model for generating your RAM Score when you first implement RAM 4.0.

Element in default scorecard	Weight
Age (Year Started)	9
Suits	5
Liens	8
Judgments	7
D&B Rating Code	11
History	5
Net Worth	5
Percent of Slow or Negative Payment Experiences	17
Paydex	23
Number of Negative Payment Experiences	10
TOTAL	**100**

Table 10-1:

Default Scorecard.

The Paydex is D&B's composite score that indicates if an account pays its bills within its terms. This score is known as a *Composite Score* because many elements, or components, are taken into account when the score is generated. The RAM Score is also considered a composite score for this reason.

With RAM you have the tool for creating your own composite score based on criteria that's important to you in your business. By selecting your own elements and specifying the weight that each component carries towards the final score, you tailor scoring to your credit analysis needs.

✓ **Note:** Refer to the section *Building a Customized Scorecard* later in this chapter for information and procedures on creating your own scorecard.

Calculating the RAM Score for a New Account

When you perform a lookup for a new account, you will notice that the *Credit Analysis* screen indicates **N/A** for the RAM Score. Clicking on the RAM Score label or dialog results in the message **No Score History** (Figure 10-1).

Credit Analysis

Credit Risk:	**Pending**	Decision:
Exception Rule Status:	**Clear**	
Follow-Up Actions:	**None**	
RAM Score	**N/A**	
Credit Limit:	**N/A**	Date:
Credit Remaining:	**N/A**	

No Score History

Figure 10-1:

When you first add a new account to your database, there is no RAM Score.

Use the following procedure to calculate the RAM score for a new or existing account.

> ✓ **Note:** You can recalculate the RAM score at any time; for example, when you have obtained new account information or wish to use a customized scorecard. Refer to the section *Your Risk Decision: Viewing and Recalculating the Impact* for information and procedures.

1. Navigate to the *Dossier View* for this account.

2. Click on the 🖾 icon or select **Recalculate the Score** from the **Account** menu.

   The Score Options window appears (Figure 10-2).
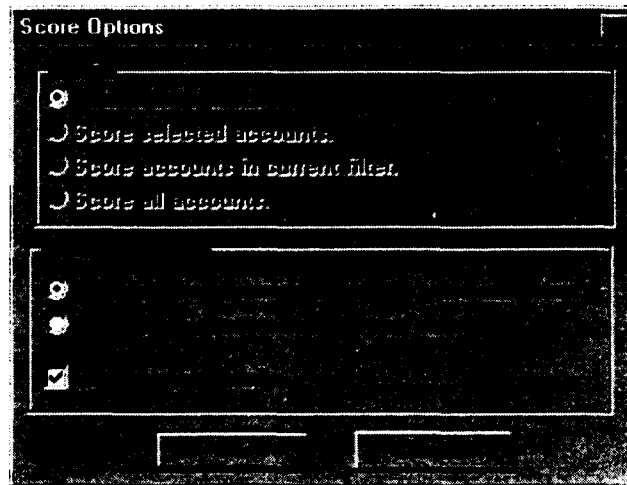
Figure 10-2:

The *Score Options* window has several options for archiving your score. (See Table 10-2.)

3. For new accounts, select the **⊙ Add new score, saving current as previous score.** radio button and click the ▆▆▆▆▆▆ button.

✓ **Note:** RAM will allow you to save only one RAM Score change daily. So, subsequent scoring attempts will have this option grayed out. The
⊙ Overwrite current score with new score. option replaces the most recent score entirely.

---

4. Table 10-2 contains a summary of your options for score details:

If you want to...	Then...
Archive the previous RAM score for this account	Select the *Add new score, saving current as previous* radio button.
Overlay the current RAM score for this account	Select the *Overwrite current score with new score* radio button.
Save Scoring Details	Click on the *Save Score details* checkbox. This option allows you to view scoring details in the future.

Table 10-2

Score detail options.

5. To see the RAM Score highlight the ▆ **Credit Analysis** folder in the Tree Pane along the left side of your screen. (This folder appears under the **Customer Data** folder.)

The Credit Analysis window appears (Figure 10-3).

Credit Analysis
00000001, GORMAN MANUFACTURING COMP

Credit Risk:	**Acceptable**	Decision:
Exception Rule Status:	**Warning**	
Follow-Up Actions:	**Required**	
RAM Score(5/20/1996)	**4.23**	
Credit Limit:	**$5,000.00**	Date:
Credit Remaining:	**$-13,640.00**	

Credit Risk

RAM Score of 4.23 is higher than the acceptance threshold of 4.00
DB Composite Credit Appraisal is FAIR or LIMITED
Payment information indicates slow payments present
Indication of open suits, liens and/or judgments in DB Files
The public record items reported may have been paid, terminated, vacated or released
prior to the date this data is transmitted
Indications of slowness can be the result of disputes over merchandise, skipped
invoices, etc.

Figure 10-3:

The *Credit Analysis* window contains the RAM Score.

6. To view more information on recent RAM Scores, click on the **RAM Score** label or score.

   The RAM Score detail screen appears (Figure 10-4).

RAM Score

Score	Date	
R4	4.23*	5/20/1996	D*
R3	0.50*	5/9/1996	D*
R2	0.80	5/7/1996	D*

* Score Details Available
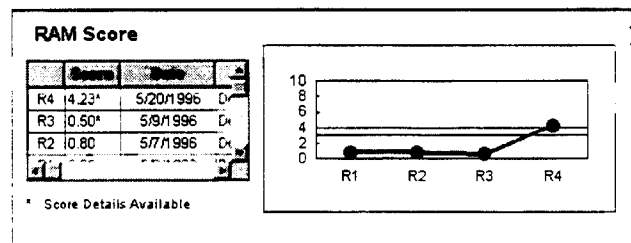
Figure 10-4:

The *RAM Score* detail screen displays a history of RAM Scores and a graph.

7. If you opted to *save details* during the scoring, an asterisk appears next to the score on the *RAM Score* detail screen. Double click on this row to view a matrix of the RAM Score calculation.

   The RAM Score Details screen appears (Figure 10-5).

Score Details
Scored On: 5/20/1996, Model: Default

Attribute	Value	Weight(%)	Score
Paydex-Current *	74	5.00	25	1.25
Credit Score *	50	0.50	25	0.13
Total Employees	105	6.00	10	0.60
Business Type	CORPORATION	5.00	10	0.50
Current Ratio	1.31	5.00	5	0.25
Quick Ratio	2.58	3.00	0	0.00
Legal Judgments	0	5.00	5	0.25
Legal Liens	0	5.00	5	0.25
Years In Business	31	10.00	10	1.00
Legal Suits	1	0.00	5	0.00
Return On Net Worth	01	0.00	0	0.00
Percent Slow Payment	77.5	0.00	0	0.00
Percent Negative Paym	0.0	0.00	0	0.00
Total			100	4.23
Score				4.23

* Composite Component

Figure 10-5:

The *Score Details* screen shows you exactly how a RAM Score was generated.

✓ **Note:** You can resize the screens in RAM 4.0 to make viewing easier. In Figure 10-5, the screen has been extended vertically to display the entire Score Details grid.

8. To return to the *RAM Score* screen, click on the ▓ icon to take you back *up* one level.

Calculating the Credit Limit

Whenever an event occurs in the database that impacts the credit limit, RAM will automatically recalculate the credit limit. If only one account is involved, its credit limit is the only one recalculated. Similarly, if several accounts are affected by the action (such as when you add, edit or delete a credit limit rule), RAM recalculates all credit limits. Generating the RAM Score is an example of an event in the database that initiates a credit limit recalculation.
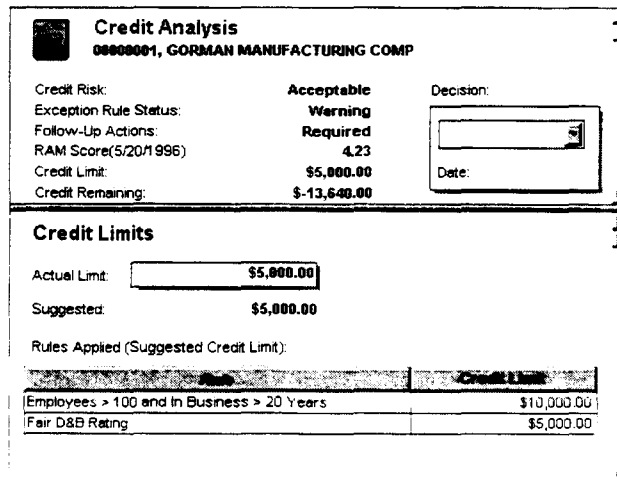
RAM will calculate a credit limit based on the rules and expressions that you establish. You don't necessarily need many rules and expressions to implement your company's credit guidelines, but you should carefully consider the potential for each one. The first step in assigning a credit limit is RAM's – it will generate a suggested limit and populate it into the **Suggested** field. This is automatic.

If you then want to manually review the account to verify a credit limit, follow these steps.

1. Navigate to the *Credit Analysis* screen by highlighting the ▓ Credit Analysis folder in the Tree Pane along the left side of your screen. (This folder appears under the **Customer Data** folder.).

2. Click on the **Credit Limit** label or dialog.

   The Credit Limits screen appears (Figure 10-6).

Credit Analysis		
08000001, GORMAN MANUFACTURING COMP		
Credit Risk:	Acceptable	Decision:
Exception Rule Status:	Warning	
Follow-Up Actions:	Required	
RAM Score(5/20/1996)	4.23	
Credit Limit:	$5,000.00	Date:
Credit Remaining:	$-13,640.00	

Credit Limits

Actual Limit:	$5,000.00
Suggested:	$5,000.00

Rules Applied (Suggested Credit Limit):

	Credit Limit
Employees > 100 and In Business > 20 Years	$10,000.00
Fair D&B Rating	$5,000.00

Figure 10-6:

The *Credit Limits* screen summarizes the rules and expressions that were applied to this account. You can override the suggested amount by typing in the **Actual Limit** dialog.

3. The **Rule** column displays all the rules that apply to this account, while the **Credit Limit** column displays the matching amount.

4. You can sort either column with a click to the heading or by using the right mouse button to reveal its Shortcut Menu. The heading of the sorted column appears in *Italic*.

5. The most conservative credit limit populates the **Actual Limit** dialog, but you can override it by typing a new amount.

✓ **Note:** Whenever two or more rules apply to an account, RAM will always default to the lowest dollar amount as the suggested credit limit. You can override this value by typing in the amount in the **Credit Limit** dialog. When RAM's Suggested Credit Limit has been overridden the Actual Credit Limit will display in red throughout the system, indicating an override.

---

6. The Credit Limit is saved automatically when you leave this screen.

7. To finalize this review, click on the **Decision** drop-down list and select **Accepted**, **Declined** or **Pending**.

   The drop-down list appears (Figure 10-7).

Credit Analysis		
08088001, GORMAN MANUFACTURING COMP		
Credit Risk:	**Acceptable**	Decision:
Exception Rule Status:	**Warning**	
Follow-Up Actions:	**Required**	
RAM Score(5/20/1996)	4.23	Accepted
Credit Limit:	$5,000.00	Declined
Credit Remaining:	$-13,640.00	Pending

Figure 10-7:

Select **Accepted**, **Declined** or **Pending** from the drop-down list.

8. The **Date** populates with today's date.

   The Decision Date is populated automatically (Figure 10-8).

Credit Analysis		
00000001, GORMAN MANUFACTURING COMP		
Credit Risk:	**Acceptable**	Decision:
Exception Rule Status:	**Warning**	
Follow-Up Actions:	**Required**	Accepted
RAM Score(5/20/1996)	4.23	
Credit Limit:	$5,000.00	Date: 12/4/1997
Credit Remaining:	$-13,640.00	

Figure 10-8:

The **Date** populates with the current date.

9. The **Decision Date** automatically updates the Last Decision Date field in RAM. The system considers this a credit review and post-dates the next review according to the *Credit Limit Review Options* established in the *RAM Administrator* module.

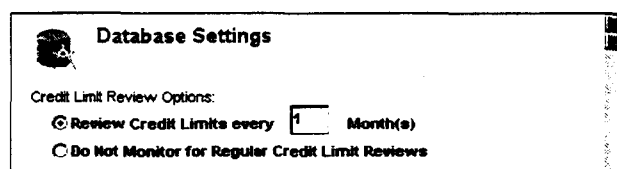   *The Decision Date affects the next review date (Figure 10-9).*

Figure 10-9:

Set the **Credit Limit Review Option** in *RAM Administrator.*

Building a Customized Scorecard

There are four main steps to creating your own scorecard. They are as follows:

Creating a **Scoring Model**

Using **Select Model Components (Component Weights)** to select the individual risk elements and assign weights to reflect the importance of that element relative to the other elements.

Applying **Scoring Model Rules**

Using **Scoring Model Selection** to establish a scorecard and the rules that determine which accounts it will affect.

Creating **Lookup Tables**

Using the **Lookup Tables** facility to set the ranges and point values for the risk elements in your scorecard.

Creating **User Fields**

Using the **User Fields** facility to add user-defined data (e.g. - internal data or third-party information) to your database. This data can then be used in a scorecard or used for viewing purposes only.

Use these four procedures to build a customized scorecard based on the type of credit analysis you need to perform. Once you have built your scorecard, refer to the section *Your Risk Decision: Viewing and Recalculating the Impact* for information and procedures on recalculating the RAM score for your accounts using your customized scorecard, overriding a credit decision, and using the accept/reject/warning indicators as part of the exception rules.

Creating a Scoring Model

Scoring Model Selection allows you to establish multiple score cards in a database. Multiple score cards allows you the flexibility to generate RAM scores across your accounts based on separate, discreet criteria.

In one instance you may decide to use a special model for accounts with D&B Ratings of '5A1' or '4A1' and a default model for all others. In another instance, you may decide to apply a special scorecard to manufacturing firms, and you can set up a rule based on a range of 4-digit SIC codes.

Regardless of your specific criteria or application, use the following procedures to establish and configure multiple scorecards.

✓ **Note:** Setting up Scorecard Models and Rules requires access to the *RAM Administrator* module – all of these policies are accessed therein.

---

1. Log in to the *RAM Administrator* module with your UserID and password (the default is **Sysadmin, Sysadmin**).

2. RAM comes with one scorecard called Default (which you can rename if you wish) located in the **Scoring** folder under **Policies**. Highlight the Default model and click the right mouse button to open its Shortcut Menu.

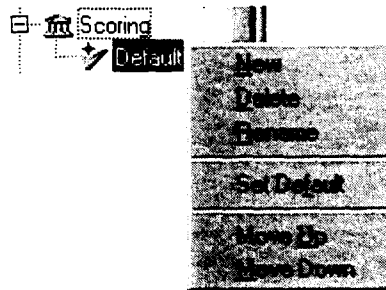   *The Shortcut Menu appears (Figure 10-10).*

Figure 10-10:

The Scoring Model Shortcut Menu contains an entry for **New**.

3. Select the **New** entry.

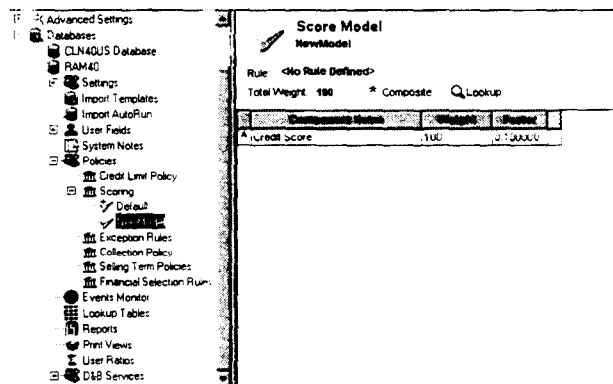   *The Score Model screen appears (Figure 10-11).*

Figure 10-11:

A new Score Model called *New Model* is added to the Scoring folder in the Tree Pane, and a default model appears.

The default model is D&B's Credit Score, a composite score for predicting the likelihood that a company will pay in a delinquent manner over the next 12 months.

4. You can use the right mouse button anywhere on this screen to access its Shortcut Menu.

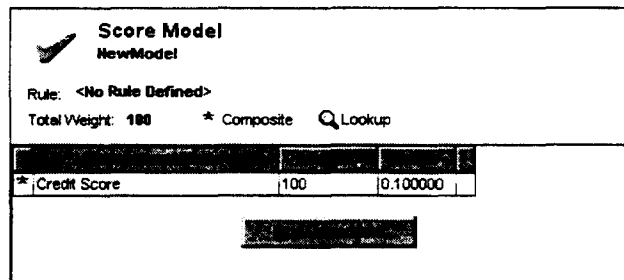   *The Shortcut Menu appears (Figure 10-12).*

Figure 10-12:

The Shortcut Menu contains an entry for **Add Component.**

5. Select the **Add Component** entry.

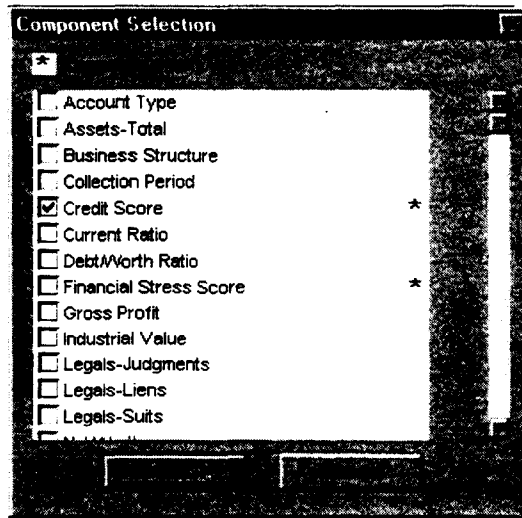*The Component Selection window appears (Figure 10-13).*

Figure 10-13:

The *Component Selection* window is where you select the items for your scorecard.

6. Select your scorecard items by clicking the checkboxes. Then click the
   [button] button.

The Score Model screen returns (Figure 10-14).

Figure 10-14:

The *Score Model* screen returns with the components that you selected from the *Component Selection* window.

7. Highlight each cell under the **Weight** column and adjust the weight for each component.

8. If a field is defined as a factor, the **Factor** column displays its properties.

9. To edit each component's lookup table, click on the ⌕ icon in the right column.

✓ **Note:**   See the section *Using the Lookup Tables* later in this chapter for information on editing lookup tables.

Your Scorecard is now created. Continue with the following section *Applying Scoring Model Rules* for details on establishing a rule to determine when this scorecard is applied.

Applying Scoring Model Rules

Once you have created a scorecard you must create a rule that RAM will use to determine when this model will be applied. A rule controls which scorecard is used in generating an account's RAM Score.

Following are the details for adding a scorecard rule.

1. Click on the Rule: **<No Rule Defined>** label or dialog at the top of the *Score Model* screen. *The Criteria Builder window appears (Figure 10-15).*
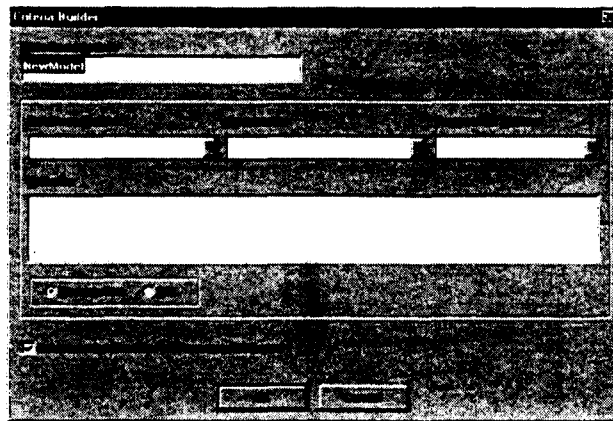
Figure 10-15:

The *Criteria Builder* window is where you create rules.

> ✓ **Note:** See the section *Account Filters* in Chapter 4 for details on creating rules in the *Criteria Builder* window.

Let's assume that this scorecard is only to be applied to small businesses, defined as having less than 20 employees and sales not exceeding one million dollars. Here's how to build the rule:

2. Type a descriptive name in the **Rule Description** dialog.

3. From the **Database Fields** drop-down list select **Total Employees**. Then select *IS LESS THAN* from the **Operators** drop-down list.

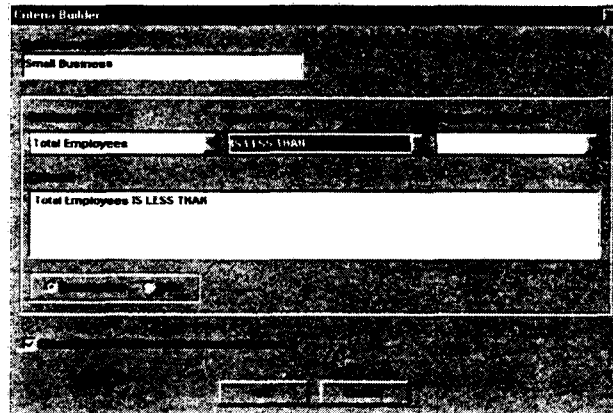   *The Criteria dialog is populated with Total Employees (Figure 10-16).*

Figure 10-16:

The *Criteria Builder* window is where you create rules. See the RAM *Online Help* file for details, syntax, examples and tips.

4. Position the cursor at the end of the *Total Employees IS LESS THAN* in the **Criteria** dialog, insert one (1) space and type **20**.

   The Criteria dialog is populated with half of the rule (Figure 10-17).
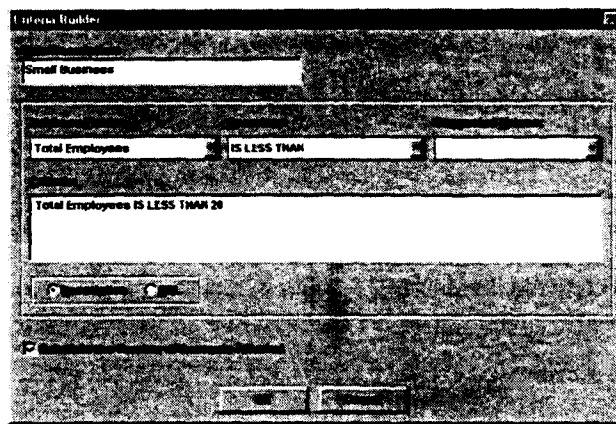
Figure 10-17:

The *Criteria* dialog now contains the first half of the rule.

5. Select *AND* from the **Operators** drop-down list. (The inclusion of either *AND* or *OR* makes this a compound expression.)

6. Using similar steps as above, complete the rule by selecting *Sales* from the **Database Fields** list and *LESS THAN* from the **Operators** list. Then, position the cursor at the end of the expression in the *Criteria* dialog, insert one (1) space and type *1000000*.

✓ **Note:** Do not include the $ currency symbol or commas (thousands separators) when typing *1000000*. <u>Numeric fields should contain numeric data only in Criteria Builder</u>. See the section *Building Rules: Tips & Techniques* in Chapter 4 for more details, examples and tips.

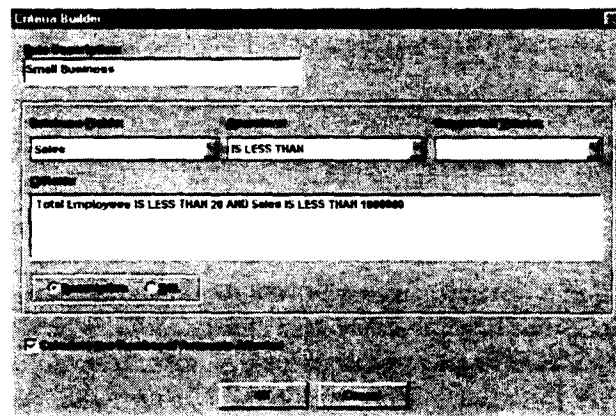7. Your completed *Criteria Builder* window should look like this (Figure 10-18):

Figure 10-18:

The completed *Criteria Builder* window.

8. Click the [**OK**] button to save this rule.

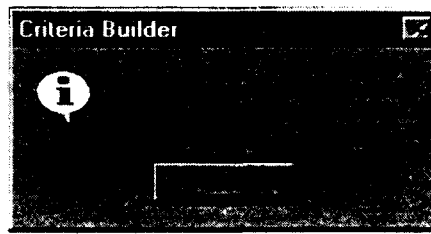*The Criteria dialog is populated with half of the rule (Figure 10-19).*

Figure 10-19:

This message indicates the number of accounts that meet the criteria in your rule.

9. If the ☑ **Calculate the Number of Accounts Affected** checkbox is checked, RAM displays a message indicating the number of accounts that meet your rule. More importantly, this message indicates that your rule passed a syntax check and will be applied correctly. Click the ▬▬▬▬▬ button to close this message window and return to the *Score Model* screen.

10. If you receive the following message (Figure 10-20), you must correct your expression before RAM can save it:
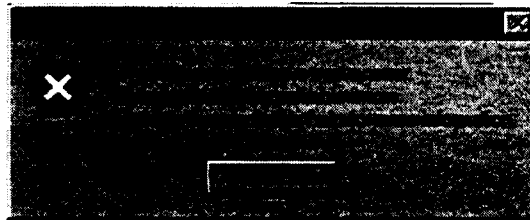

Figure 10-20:

This syntax message refers you to the section *Syntax Errors* in Chapter 4.

11. Syntax errors usually refer to missing spaces or mistyped words. For more information, see the section *Syntax Errors* in Chapter 4.

A rule has now been attached to your scorecard, and it will control when the scorecard is applied to an account.

Lookup Tables

Lookup tables provide values and ranges for the fields used in calculating the RAM score (e.g., Payment History, Gross Profit, Suits, Liens, etc.). When you add a field to a scorecard, you should edit the ranges and point values associated with these elements.

Since data stored in a scoreable user field will be evaluated for a point value at score time, a field must either have an associated lookup table or be declared as a factor. In the case of fields that have an associated lookup table, you can define the acceptable values in a list that you control from within the *Lookup Tables* facility in *RAM Administrator*, and you can assign a point value to each row in the table.

In RAM 4.0, lookup table values can range from negative 10 (-10) to 10 (10). Incorporating values less than zero gives you the flexibility to negatively impact a RAM score.
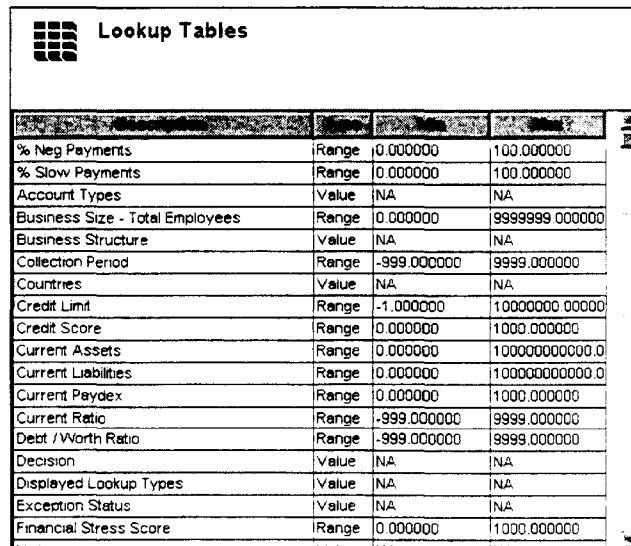
✓ **Note:** Although the RAM Score is referred to as a 0-to-10 index, it is acknowledged that, in severe instances, the final score can actually be a negative number. This depends entirely on how conservatively you set lookup table values (using negative values) and how the account's data maps to those lookup tables.

Use the following procedure to access the lookup tables and change the elements and their values. The lookup tables delivered with RAM contain *sample* ranges and point values, but you should carefully review and edit these tables to suit your business processes.

✓ **Note:** Setting up User Fields requires access to the *RAM Administrator* module – all of the following steps are accessed therein.

1. Log in to the *RAM Administrator* module with your UserID and password. (The default is **Sysadmin, Sysadmin**).

2. Highlight the ⁝⁝⁝ **Lookup Tables** folder on the Tree Pane along the left side of your screen.

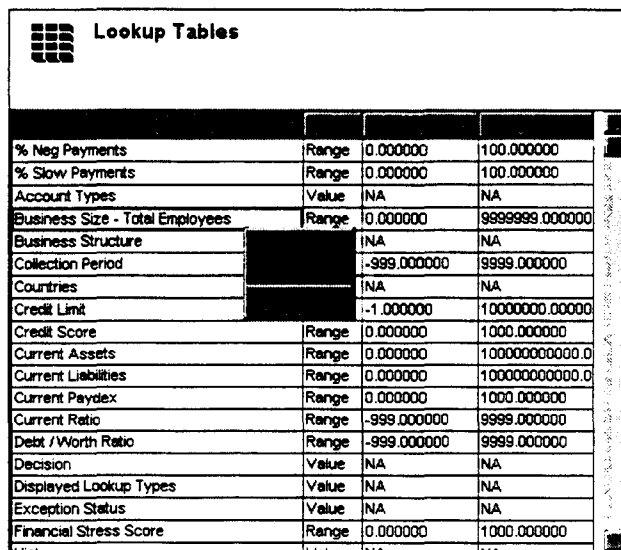   *The Lookup Tables screen appears (Figure 10-21):*

Lookup Tables

% Neg Payments	Range	0.000000	100.000000
% Slow Payments	Range	0.000000	100.000000
Account Types	Value	NA	NA
Business Size - Total Employees	Range	0.000000	9999999.000000
Business Structure	Value	NA	NA
Collection Period	Range	-999.000000	9999.000000
Countries	Value	NA	NA
Credit Limit	Range	-1.000000	10000000.00000
Credit Score	Range	0.000000	1000.000000
Current Assets	Range	0.000000	100000000000.0
Current Liabilities	Range	0.000000	100000000000.0
Current Paydex	Range	0.000000	1000.000000
Current Ratio	Range	-999.000000	9999.000000
Debt / Worth Ratio	Range	-999.000000	9999.000000
Decision	Value	NA	NA
Displayed Lookup Types	Value	NA	NA
Exception Status	Value	NA	NA
Financial Stress Score	Range	0.000000	1000.000000

Figure 10-21:

The *Lookup Tables* screen displays all the lookup tables that have been implemented in this database.

3. Let's view and edit the *Business Size - Total Employees* lookup table. To open it, highlight the *Business Size - Total Employees* row on the table with your mouse. Then click the right mouse button to reveal its Shortcut Menu.
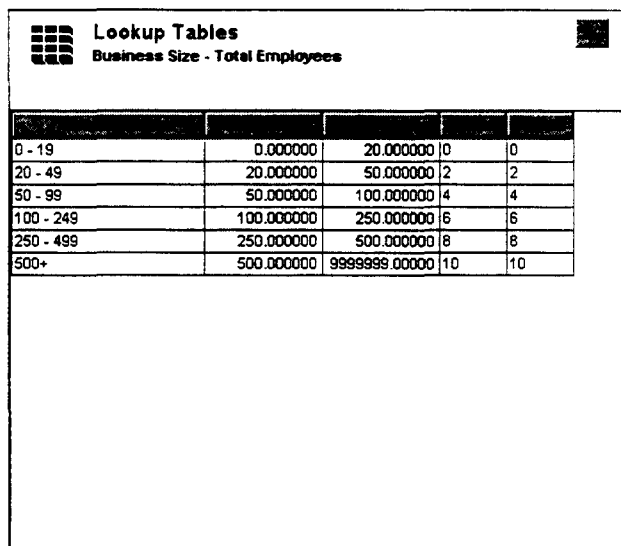
   The Shortcut Menu appears (Figure 10-22):

Figure 10-22:

The *Lookup Table* Shortcut Menu contains entries for **View, Uew** and **Print.**

4. Select the **View** entry.

The Business Size - Total Employees lookup table appears (Figure 10-23):

Figure 10-23:
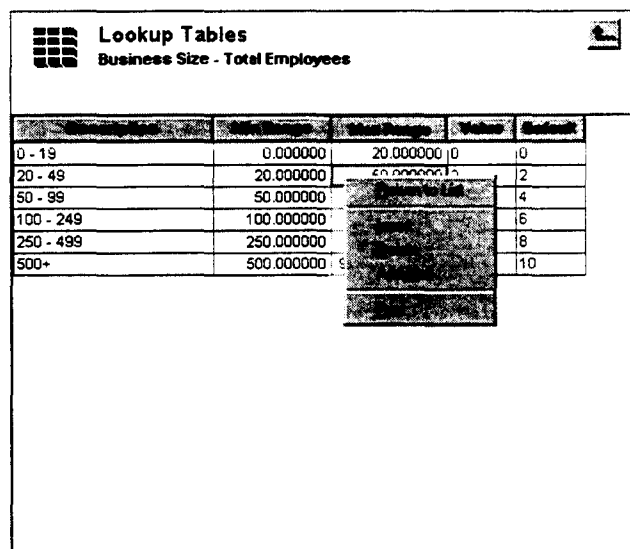
The *Business Size - Total Employees* lookup table is ready to be edited.

5. The **Description** column contains the list of acceptable values. The user will make their choice from this list.

6. The **Value** and **Default** columns reflect the points that are awarded to an account for their corresponding data. Point values must be from negative 10 (-10) to ten (10). RAM assigns the number from the **Value** column when calculating a scorecard.

✓ **Note:**   The difference between the **Value** and **Default** columns is that the **Default** column archives your permanent decisions, while the **Value** column can be used to adjust weights when you're fine-tuning your scoring process. Initially, you can populate both fields with the same values. Later, if you make final adjustments to the **Value** column, update the **Default** column. This indicates your baseline policy and acts as a reference point when you want to experiment with adjustments in the **Value** column.

7. To edit this table, position the cursor in the appropriate cell and type a value.

8. There are several options on the Shortcut Menu. Click the right mouse button to see them.

The Shortcut Menu appears (Figure 10-24):

Figure 10-24:

The Shortcut Menu contains entries for **Return to List**, **Insert**, **Delete** and **Add Null**.

9. To add a row, highlight the row above where the new row will reside, access the Shortcut Menu and select the **Insert** entry.

10. To delete a row, highlight it, access the Shortcut Menu and select the **Delete** entry.

11. The **Add Null** entry lets you control how a score is impacted if data is missing. A field populated with *Null* may be a concern to you. If so, select the **Add Null** entry and add a row with an appropriate value (-10-to-10) to explicitly tell RAM how a null value impacts the RAM Score.

12. When you are done click the ▧ icon, or access the Shortcut Menu and select the **Return to List** entry.

User Fields

User Fields is a unique component to D&B Risk Assessment Manager. It's a facility that lets you incorporate important data that is specific to your company or department into your Dun & Bradstreet system. You can create numerous user fields to house region codes, sales codes, currency buckets, internal scores and third-party information. These are the kinds of data that cannot be anticipated when creating a software application like RAM but which are, nonetheless, vital for your credit decision process. So, User Fields offer you an open interface into the RAM program, allowing you to determine the breadth of the database.

You have the choice between two types of user fields – scoreable and display-only. The former gives you unparalleled flexibility to extend your scoring models. The latter lets you add data on the *Customer Data* screen for reference purposes only.

The following pages discuss User Field options and detail the procedures for adding and deleting them.

User Field Options

As you can see from the *User Fields* screen, there are several options to choose from when creating a user field in RAM (Figure 10-25).

Figure 10-25:

Use the *User Fields* screen to define the attributes of your User Field.

Let's examine the differences between display-only and scoring component fields.

Display-Only User Fields

Display Only fields will hold useful reference data that you can view on the *User Fields* screen, but you cannot utilize their data on a RAM Scorecard. Some examples of *Display Only* user fields include unique codes, sales rep name, region codes and brief notes.

With the *Lookup Table* option you can confine the acceptable values to a list that you control from within the Lookup Tables facility in *RAM Administrator*.

Scoring Component User Field

Score Component fields will hold data that is not only useful to reference but also valuable in scorecards. Some examples of *Score Component* user fields include credits, disputes, net amount due, year-to-date sales, number of years as a customer, internal approval codes, percent of sales in dispute and formulas.

Since data stored in a scoreable user field will be evaluated for a point value at score time, the field must either have an associated lookup table or be declared as a factor. With the *Lookup Table* option you can confine the acceptable values to a list that you control from within the Lookup Tables facility in *RAM Administrator*, and you can assign a point value to each row in the table.

With the *Factor* option, you assign a number that is multiplied against the data. The result (product) is the score assigned to a component (remember, it must be 0-10). The D&B Credit Score is an example of a factored component. The Credit Score's factor is 0.1, which turns a 0-100 score into a 0-10 score. If an account has a Credit Score of 72, the following calculation is performed:

$$72 \times 0.1 = 7.2$$

So, rather than using a lookup table to determine how many points to assign on a scale of 0-10, RAM uses the factoring system to derive 7.2.

The *Composite* checkbox option simply denotes that the data was distilled from several sources of input. It has no direct effect on how the element contributes to a RAM Score. It is informational only. The D&B Paydex is a composite score because it considers payment history, current outstanding payables and other factors.

When a user field is denoted as *Composite*, an asterisk appears next to it on *Score Details* screen

| Paydex-Current | * |
| Credit Score | * |

Adding a User Field

Let's add a new user field for *sales rep*. These are the steps for adding a User Field in RAM 4.0.

✓ **Note:** Setting up User Fields requires access to the *RAM Administrator* module – all of the following steps are accessed therein.

---

1. Log in to the *RAM Administrator* module with your UserID and password (the default is **Sysadmin, Sysadmin**).

2. Highlight the **User Fields** folder on the Tree Pane along the left side of your screen and click the right mouse button to reveal its Shortcut Menu.

   The Shortcut Menu appears (Figure 10-26):

Figure 10-26:

The Shortcut Menu contains entries for **View**, **New** and **Resequence**.

3. Select the **New** Entry.

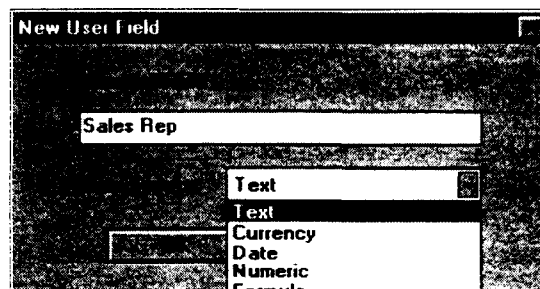   *The New User Field window appears (Figure 10-27):*

Figure 10-27:

The *New User Field* window is where you assign a label and select the data type.

4. Type in *Sales Rep* and select *Text* from the **Data Type** drop-down list.

5. Click the ▓▓▓▓▓▓ button to return to the *User Fields* screen.

   The User Fields screen appears (Figure 10-28):

Figure 10-28:

The *User Fields* screen is where you complete the options for your user field.

6. The **Field Length** dialog determines how many characters will be stored on the database for this field. Position the cursor by the number *13* and type *30*.

7. Select the **Display Only** radio button.

8. Select the **Lookup** checkbox.

    The Associate Lookup window appears (Figure 10-29):

Figure 10-29:

The *Associate Lookup Table* window lists all the available lookup tables that can be associated with your user field. If none exist, you can click on the **New** button to create one.

9. The Associate Lookup Table lists all available lookup tables that can be associated with your user field. If one doesn't exist, click on the ▓▓▓▓▓▓ button and add one.

✓ **Note:** For more information on adding a lookup table, see the section *Lookup Tables* earlier in this chapter.

10. Since we added a lookup table for sales reps already in the previous section, select the **Sales Rep** checkbox from the list of available lookup tables and click the ▓▓▓▓▓▓▓ button.

The Associate Lookup window appears (Figure 10-30):

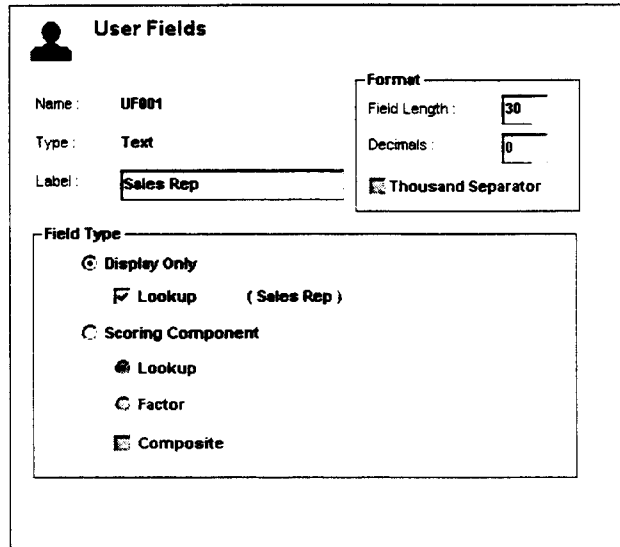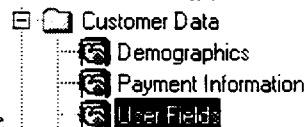|	

👤 **User Fields**
 	
Name : UF001
Type : Text
Label : Sales Rep
 	
┌─ Format ─┐
Field Length : 30
Decimals : 0
☐ Thousand Separator
 	
┌─ Field Type ─┐
   ◉ Display Only
      ☑ Lookup   (Sales Rep)
   ○ Scoring Component
      ◉ Lookup
      ○ Factor
      ☐ Composite
	Figure 10-30:
	
	The *User Fields* screen displays the name of the lookup table next to the **Lookup** checkbox.

11. The *User Fields* screen displays the name of the lookup table next to the checkbox ☑ **Lookup** (**Sales Rep**).

You have completed the creation of your user field. To enter information, navigate to the *Dossier View* in RAM and open the

⊟ 🗀 Customer Data
    ├─ 🔧 Demographics
    ├─ 🔧 Payment Information
       🔧 ▓User Fields▓   folder.

Deleting a User Field

Deleting a user field permanently removes all data in that field from the database, even if you re-add the field at a later time. So, if there's a chance that the data might be needed at a later date, you should first use the Export utility to save the data to an external ASCII archive file.

One other thing that you must consider before attempting to delete a user field is whether or not it is a scoreable component that is currently a member of a scorecard. If so, you must first remove it from the scorecard.

Following are steps for deleting a user field.

1. Highlight the user field that you want to delete from the **User Fields** folder on the Tree Pane along the left side of your screen and click the right mouse button to reveal its Shortcut Menu.

   The Shortcut Menu appears (Figure 10-31):

Figure 10-31:

The Shortcut Menu contains entries for **View**, **New** and **Resequence**.

2. Select the **Delete** Entry.
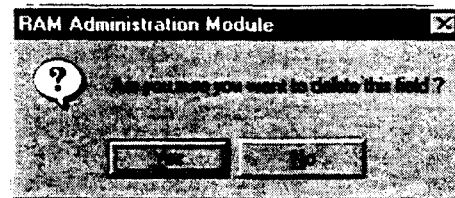
   A confirmation message appears (Figure 10-32):

Figure 10-32:

A confirmation message prompts you before deleting your user field.

3. Click on the [Yes] button to delete this field. Click on the [No] button to cancel this deletion.

If this field is part of a scoring model, you will be prompted to remove it from the scorecard prior to deleting the field.